

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEBRA R ANDERSON-WHITESIDE

Debtor(s)

Case No. 09-11822

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2009.
- 2) The plan was confirmed on 07/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/18/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/11/2012, 01/17/2013, 02/07/2014.
- 5) The case was completed on 02/24/2014.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,860.00
Less amount refunded to debtor	\$130.87

**NET RECEIPTS:** **\$7,729.13**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$352.72
Other	\$214.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,066.72**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACA RECOVERY INC	Unsecured	267.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	442.31	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	207.00	NA	NA	0.00	0.00
ASSOCIATED ST JAMES RADIOLOGY	Unsecured	645.00	NA	NA	0.00	0.00
BLUE CROSS BLUE SHIELD	Unsecured	541.00	NA	NA	0.00	0.00
CASHNET USA	Unsecured	700.00	NA	NA	0.00	0.00
CBCS	Unsecured	261.00	261.00	261.00	26.10	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	435.00	NA	NA	0.00	0.00
CMS	Unsecured	249.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	399.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	825.00	1,470.00	1,470.00	147.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	612.00	NA	NA	0.00	0.00
EMERGENCY CARE & HEALTH ORG	Unsecured	825.00	NA	NA	0.00	0.00
FIRST CASH FINANCIAL	Unsecured	300.00	405.00	405.00	40.50	0.00
HIGHLAND OPEN MRI	Unsecured	2,600.00	2,600.00	2,600.00	260.00	0.00
HORSESHOE CASINO	Unsecured	125.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	978.00	NA	NA	0.00	0.00
LAKE COUNTY GOVERNMENT CENT	Unsecured	214.50	NA	NA	0.00	0.00
LAKE IMAGING LLC	Unsecured	41.00	41.00	41.00	4.10	0.00
MAJESTIC STAR CASINO	Unsecured	267.00	NA	NA	0.00	0.00
MIDWEST PHYSICIAN GROUP	Unsecured	1,130.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	20,436.00	16,475.81	16,475.81	1,647.58	0.00
NW INDIANA RADIOLOGY	Unsecured	NA	31.07	31.07	3.11	0.00
PAYDAY LOAN STORE	Unsecured	614.06	583.08	583.08	58.31	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	527.00	527.01	527.01	52.70	0.00
SECRETARY OF STATE	Unsecured	200.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT NEXTEL	Unsecured	1,900.00	1,897.45	1,897.45	189.75	0.00
ST JAMES HEALTH CENTER	Unsecured	9,051.04	10,228.04	10,228.04	1,022.80	0.00
ST MARGARET MERCY ER PHYSICIA	Unsecured	1,079.00	506.00	506.00	50.60	0.00
SULLIVAN MOTORS	Unsecured	1,250.00	NA	NA	0.00	0.00
THE LOAN MACHINE	Unsecured	2,042.64	1,598.55	1,598.55	159.86	0.00
WESTWOOD COLLEGE OF TECHNOL	Unsecured	327.00	NA	NA	0.00	0.00
ZADEH HABIBT	Unsecured	110.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,624.01</b>	<b>\$3,662.41</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,066.72</u>
Disbursements to Creditors	<u>\$3,662.41</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,729.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/22/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.